

September 18, 2020

The Honorable Bill Foster  
2366 Rayburn House Office Building  
United States House of Representatives  
Washington, DC 20515

The Honorable John Katko  
2457 Rayburn House Office Building  
United States House of Representatives  
Washington, DC 20515

The Honorable Jim Langevin  
2077 Rayburn House Office Building  
United States House of Representatives  
Washington, DC 20515

The Honorable Barry Loudermilk  
422 Cannon House Office Building  
United States House of Representatives  
Washington, DC 20515

Dear Representatives Foster, Katko, Langevin, and Loudermilk:

The Electronic Transactions Association (ETA) applauds your leadership for working to modernize the country's digital identity infrastructure by introducing H.R. 8215, the *Improving Digital Identity Act of 2020*.

ETA is the leading trade association for the payments technology industry, representing over 500 companies that offer electronic transaction processing products and services. ETA's members include financial institutions, mobile payment service providers, payment processors, mobile wallet providers, and non-bank online lenders that make commercial loans, primarily to small businesses, either directly or in partnership with other lenders. ETA member companies are creating innovative offerings in financial services, revolutionizing the way commerce is conducted with secure, convenient, and rewarding payment solutions and lending alternatives – employing millions of Americans and enabling over \$21 trillion in payments in 2019.

The COVID-19 pandemic has affected individuals, businesses, and commerce around the world. As we social distance and work from home, consumers are now shopping online and moving money digitally more often. To complicate matters, fraudsters are looking for opportunities created by the virus.

While security of the payments industry is a primary focus for ETA members, fraudsters are persistent threat. Unfortunately, with the increase in online shopping, we are seeing the predictable increase in fraudulent activity.

If enacted, H.R. 8215 ensures that consumers have access to safe, convenient, and affordable payment services by creating a comprehensive approach across federal, state and local government to address shortcomings in identity tools while focusing on setting a high bar for privacy and security and reducing the ability of criminals and fraudsters.

ETA appreciates your leadership on this vital issue. If you have any questions, please feel free to contact me directly or ETA's Senior Vice President of Government Affairs, Scott Talbott at [stalbott@electran.org](mailto:stalbott@electran.org).

Sincerely,



Jeff Patchen  
Manager of Government Affairs  
Electronic Transactions Association

